

United States Bankruptcy Court  
Northern District of Alabama

In re:  
Christopher Edgar  
Debtor

Case No. 23-80938-CRJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1126-8  
Date Rcvd: May 23, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2023:**

Recip ID	Recipient Name and Address
db	+ Christopher Edgar, 37762 US Hwy 72, Stevenson, AL 35772-4539
tr	++ MELISSA W MITCHELL, 521 MADISON ST STE 201, HUNTSVILLE AL 35801-4266 address filed with court:, Melissa W. Mitchell, 521 Madison St., Ste 201, Huntsville, AL 35801
11114223	+ 1st Franklin Financial, Attn: Bankruptcy, 24833 John T Reid Pkwy, Suite 3-B, Scottsboro, AZ 35768-2342
11114243	#+ Alteon Health, 12420 Milestone Center Drive, Suite 200, Germantown, MD 20876-7111
11114239	++ BRUNDAGE MANAGEMENT COMPANY INC, ATTN SUN LOAN COMPANY, 254 SPENCER LANE, SAN ANTONIO TX 78201-2016 address filed with court:, Sun Loan, 201 Veterans Dr Ste 105, Scottsboro, AL 35768
11114230	+ Jackson County Solid Waste, 288 Shelby Dr., Scottsboro, AL 35769-3517
11114247	+ Republic, 1906 Glenn Blvd., Suite 700, Fort Payne, AL 35968-3550
11114238	+ SportsMed Orthopaedic Surgery & Spine, 4715 Whitesburg Dr. SE, Huntsville, AL 35802-1649
11114240	+ Sunloan268, 201 Veterans Dr Ste 105, Scottsboro, AL 35768-2168
11114249	+ US Acute Care Solutions, PO Box 9820, Coral Springs, FL 33075-0820
11114241	+ US Acute Care Solutions, 4535 Dressler Rd. NW, Canton, OH 44718-2545

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: john@jlarsenlaw.com	May 24 2023 00:33:00	John C. Larsen, Larsen Law, P.C., 1733 Winchester Rd, Huntsville, AL 35811
tr	EDI: BMWMITCHELL	May 24 2023 04:15:00	Melissa W. Mitchell, 521 Madison St., Ste 201, Huntsville, AL 35801
smg	+ Email/Text: bnc_notices_northern@alnb.uscourts.gov	May 24 2023 00:35:00	Richard Blythe, BA Decatur, P O Box 3045, Decatur, AL 35602-3045
11114239	Email/Text: bankruptcies@brundagemgt.com	May 24 2023 00:34:23	Sun Loan, 201 Veterans Dr Ste 105, Scottsboro, AL 35768
11114224	EDI: CITICORP.COM	May 24 2023 04:15:00	CitiBank/Home Depot, PO Box 7032, Sioux Falls, SD 57117-7032
11114226	+ Email/Text: bk@creditcentralllc.com	May 24 2023 00:35:00	Credit Central, 201 S Market St., Scottsboro, AL 35768-1806
11114227	+ Email/PDF: creditonebknotifications@resurgent.com	May 24 2023 00:43:17	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
11114220	Email/Text: corporatecredit@farmersfurniture.com	May 24 2023 00:35:00	Farmers Home Furniture, Attn: Bankruptcy, Po Box 1140, Dublin, GA 31040
11114245	+ Email/Text: corporatecredit@farmersfurniture.com	May 24 2023 00:35:00	Farmers Furniture, 1501 S Broad St. Ste C, Scottsboro, AL 35768-2670
11114228	+ Email/Text: FSBank@franklinservice.com	May 24 2023 00:34:00	Franklin Collection Service, Inc., 2978 West

			Jackson Street, Po Box 3910, Tupelo, MS 38803-3910
11114229	Email/Text: ncase@jchca.org	May 24 2023 00:33:00	Highlands Medical Center, 380 Woods Cove Rd., Scottsboro, AL 35768
11114246	+ Email/Text: pa.customerservice@hhsys.org	May 24 2023 00:35:00	Huntsville Hospital, 101 Sivley Rd, Huntsville, AL 35801-4470
11114222	EDI: IRS.COM	May 24 2023 04:15:00	Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346
11114231	EDI: JEFFERSONCAP.COM	May 24 2023 04:15:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
11114232	Email/Text: sheri@masinc.org	May 24 2023 00:34:00	Merchants Adjustment Service, Attn: Bankruptcy, 56 North Florida St, Mobile, AL 36607
11114233	Email/Text: sheri@masinc.org	May 24 2023 00:34:00	Merchants Adjustment Service, P O Box 7511, Mobile, AL 36670
11114235	Email/Text: bankruptcy@republicfinance.com	May 24 2023 00:36:00	Republic Finance, Attn: Bankruptcy, 7031commerce Circle, Baton Rouge, LA 70809
11114234	^ MEBN	May 24 2023 00:29:25	Recivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
11114237	Email/Text: legalservices12@snaponcredit.com	May 24 2023 00:34:00	Snap-on Credit, Attn: Bankruptcy, 950 Technology Way, Suite 301, Libertyville, IL 60048
11114244	Email/Text: smbk@heightsfinance.com	May 24 2023 00:33:00	Covington Credit, 1527 S Broad St., Scottsboro, AL 35768
11114225	Email/Text: smbk@heightsfinance.com	May 24 2023 00:33:00	Covington Credit, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602
11114221	+ Email/Text: enotifications@santanderconsumerusa.com	May 24 2023 00:35:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
11114236	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	May 24 2023 00:34:00	Security Finance, Attn: Bankruptcy/Centralized Bank, Po Box 1893, Spartanburg, SC 29304-1893
11114248	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	May 24 2023 00:34:00	Security Finance, 105 Liberty Lane Ste 100, Scottsboro, AL 35769-4158
11114249	^ MEBN	May 24 2023 00:29:16	US Acute Care Solutions, PO Box 9820, Coral Springs, FL 33075-0820
11114250	+ Email/Text: bk@worldacceptance.com	May 24 2023 00:35:36	World Finance, 201 Veterans Drive, Scottsboro, AL 35768-2168
11114242	+ Email/Text: bk@worldacceptance.com	May 24 2023 00:35:52	World Finance Corporat, Po Box 6429, Greenville, SC 29606-6429
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1: Christopher Edgar Social Security number or ITIN: xxx-xx-6105  
 First Name Middle Name Last Name EIN: --\_-----

Debtor 2: \_\_\_\_\_ Social Security number or ITIN: -----  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----

United States Bankruptcy Court: NORTHERN DISTRICT OF ALABAMA Date case filed for chapter: 7 5/23/23

Case number: 23-80938-CRJ7

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Edgar	
2. All other names used in the last 8 years		
3. Address	37762 US Hwy 72 Stevenson, AL 35772	
4. Debtor's attorney Name and address	John C. Larsen Larsen Law, P.C. 1733 Winchester Rd Huntsville, AL 35811	Contact phone 256 859-3008 Email: john@jlarsenlaw.com
5. Bankruptcy trustee Name and address	Melissa W. Mitchell 521 Madison St., Ste 201 Huntsville, AL 35801	Contact phone 256-858-1521
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	400 Well Street P. O. Box 2775 Decatur, AL 35602	Hours open: 8:00 a.m. - 4:00 p.m. Monday-Friday Contact phone 256-584-7900 Date: 5/23/23

For more information, see page 2 >

**7. Meeting of creditors****June 30, 2023 at 09:00 AM**

**Telephone Conference:**  
**877-336-1831**  
**Access Code:**  
**3912176#**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**DO NOT COME TO THE COURTHOUSE.** This meeting will take place by telephone only until further notice. At least five minutes prior to the start of the meeting, dial the telephone number and enter the access code. There is no security code. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible from a quiet location. Do not use a speaker function or place the call on hold. Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.

**8. Presumption of abuse**

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

**9. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**Filing deadline: 8/29/23****You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

**You must file a motion:**

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**10. Proof of claim**

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

**11. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.